

Information to identify the case:

Debtor 1	<u>Dennis K Scott</u>	Social Security number or ITIN	xxx-xx-4755
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Carmen M Scott</u>	Social Security number or ITIN	xxx-xx-5137
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-19245-RG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dennis K Scott

Carmen M Scott

7/20/22

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Dennis K Scott
Carmen M Scott
Debtors

Case No. 18-19245-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jul 20, 2022

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Dennis K Scott, Carmen M Scott, 92 Arlington Avenue, Paterson, NJ 07502-1805
cr	+ SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo LLP, 1325 Franklin Avenue, Suite 230, Garden City, NY 11530-1631
517515832	+ Citifinancial, Attn: Bankruptcy, 605 Munn Dr, Fort Mill, SC 29715-8421
517515841	+ Fort Lee Fsb, 817 Abbot Blvd, Fort Lee, NJ 07024-4101
517515842	+ KML Law Group, 430 Mountain Avenue, New Providence, NJ 07974-2731
517691129	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
517515851	+ State of New Jersey Division of Taxation, PO Box 302, Trenton, NJ 08625-0302
518831142	+ U.S. Bank National Association, as, Trustee for Bungalow Series IV Trust, SN Servicing Corporation, 323 5th Street, Eureka CA 95501-0305

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 20 2022 20:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Jul 20 2022 20:29:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517614225	Email/PDF: bncnotices@becket-lee.com	Jul 20 2022 20:33:13	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517515829	+ Email/PDF: bncnotices@becket-lee.com	Jul 20 2022 20:33:22	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517515830	EDI: CAPITALONE.COM	Jul 21 2022 00:28:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517515831	+ EDI: CAPITALONE.COM	Jul 21 2022 00:28:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517623079	EDI: CAPITALONE.COM	Jul 21 2022 00:28:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517515833	+ EDI: CITICORP.COM	Jul 21 2022 00:28:00	Citimortgage, Citimortgage Corp, 1000 Technology Dr, O'Fallen, MO 63368-2240
517515834	EDI: WFNNB.COM	Jul 21 2022 00:28:00	Comenity/Fashion Bug, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
517515835	+ EDI: WFNNB.COM	Jul 21 2022 00:28:00	Comenitybank/New York, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
517515836	+ EDI: CCS.COM	Jul 21 2022 00:28:00	Credit Collections Services, Attention: Bankruptcy, 725 Canton Street, Norwood, MA

District/off: 0312-2

User: admin

Page 2 of 4

Date Rcvd: Jul 20, 2022

Form ID: 3180W

Total Noticed: 44

			02062-2679
517515837	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 20 2022 20:33:21	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
517515838	+ Email/Text: bncnotifications@phea.org	Jul 20 2022 20:29:00	FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
517515839	+ EDI: BLUESTEM	Jul 21 2022 00:28:00	Fingerhut, Bankruptcy Dept, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
517515840	+ Email/Text: fggbanko@fgny.com	Jul 20 2022 20:29:00	Forster, Garbus & Garbus, 7 Banta Place, 1, Hackensack, NJ 07601-5604
517636987	Email/PDF: resurgentbknotifications@resurgent.com	Jul 20 2022 20:33:09	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517515844	+ Email/Text: BKNotice@ldvlaw.com	Jul 20 2022 20:29:00	Lyons Doughty & Velduis, 136 Gaither Drive, Suite 100, Mount Laurel, NJ 08054-2239
517515846	Email/Text: EBN@Mohela.com	Jul 20 2022 20:29:00	Mohela/Dept of Ed, 633 Spirit Dr, Chesterfield, MO 63005
517515845	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 20 2022 20:29:00	Midland Credit Mgmt, 8875 Aero Dr, San Diego, CA 92123-2255
517627622	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 20 2022 20:29:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517515847	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 20 2022 20:29:00	Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
517606156	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 20 2022 20:29:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
517515848	+ EDI: NAVIENTFKASMSERV.COM	Jul 21 2022 00:28:00	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
517543543	EDI: AGFINANCE.COM	Jul 21 2022 00:28:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
517515849	+ EDI: AGFINANCE.COM	Jul 21 2022 00:28:00	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
517515850	+ EDI: AGFINANCE.COM	Jul 21 2022 00:28:00	Onemain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
517634801	EDI: Q3G.COM	Jul 21 2022 00:28:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518660319	Email/Text: bknotices@snc.com	Jul 20 2022 20:30:00	SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501
518660320	Email/Text: bknotices@snc.com	Jul 20 2022 20:30:00	SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501, SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501
517515852	+ EDI: RMSC.COM	Jul 21 2022 00:28:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517515853	+ EDI: RMSC.COM	Jul 21 2022 00:28:00	Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517515854	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jul 20 2022 20:29:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409
517544233	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jul 20 2022 20:29:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517840563	Email/Text: bncnotifications@phea.org	Jul 20 2022 20:29:00	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
517515855	+ Email/Text: EDBKNotices@ecmc.org		

District/off: 0312-2

User: admin

Page 3 of 4

Date Rcvd: Jul 20, 2022

Form ID: 3180W

Total Noticed: 44

517623631 + EDI: AIS.COM

Jul 20 2022 20:29:00

US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448

Jul 21 2022 00:28:00

Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517544234	*+	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518831143	*+	U.S. Bank National Association, as, Trustee for Bungalow Series IV Trust, SN Servicing Corporation, 323 5th Street, Eureka CA 95501-0305
517515843	##+	KML Law Group, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 22, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 20, 2022 at the address(es) listed below:

Name	Email Address
Alphonse DeSimone	on behalf of Joint Debtor Carmen M Scott AlphonseD@comcast.net r46452@notify.bestcase.com
Alphonse DeSimone	on behalf of Debtor Dennis K Scott AlphonseD@comcast.net r46452@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Igloo Series IV Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jonathan C. Schwalb	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Igloo Series IV Trust bankruptcy@friedmanvartolo.com
Jonathan C. Schwalb	on behalf of Creditor U.S. Bank Trust National Association as Trustee of the Bungalow Series IV Trust bankruptcy@friedmanvartolo.com
Kevin Gordon McDonald	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor Nationstar Mortgage LLC kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

District/off: 0312-2

User: admin

Page 4 of 4

Date Rcvd: Jul 20, 2022

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Kevin Gordon McDonald

on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Marie-Ann Greenberg

magecf@magtrustee.com

Marie-Ann Greenberg

on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com

Melissa N. Licker

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER mlicker@hillwallack.com
HWBKnewyork@ecf.courtdrive.com

Phillip Andrew Raymond

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER phillip.raymond@mccalla.com
mccallaecf@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 15